

# **PROFILE OF CREDIT UNIONS**

(In Millions of Dollars)

**as of June 30, 2016**

PERIOD ENDING	12/31/2013	12/31/2014	12/31/2015	6/30/2016
Number of Credit Unions	145	145	143	142
Loans to Members	42,932.9	49,729.1	57,155.9	60,954.8
Allowance for Loan Losses	652.6	512.3	477.0	479.9
Total Assets	79,564.3	85,654.3	93,664.4	98,932.3
Members' Shares	68,388.6	72,872.2	79,777.6	83,879.5
Net Worth	8,743.9	9,625.3	10,443.3	10,886.4
Total Delinquent Loans**	405.9	314.4	286.6	246.0
Foreclosed and Repossessed Assets Real Estate	49.0	59.8	33.5	15.9
Interest Earned	2,310.2	2,432.7	2,649.9	1,433.5
Interest Expense	316.1	311.1	341.4	194.3
Net Interest Income	1,994.1	2,121.7	2,308.5	1,239.2
Provision for Loan Losses	(37.5)	0.3	94.2	69.5
Other Income	953.7	970.6	998.0	532.8
Operating Expenses	2,209.6	2,303.0	2,503.0	1,304.0
Net Income	775.6	789.0	709.2	398.5
Return on Average Assets#	0.99	0.96	0.79	0.83
Net Margin/Average Assets#	3.74	3.68	3.65	3.63
Net Worth/Assets	10.99	11.24	11.15	11.00
Total Loans/Total Shares	62.78	68.24	71.64	72.67
Total Loans/Total Assets	53.96	58.06	61.02	61.61
Delinquent Loans/Total Loans	0.95	0.63	0.50	0.40
Net Charge-Offs/Average Loans	0.48	0.33	0.25	0.23

\*\* Delinquent Loans are loans past due 60 days or more.

# Aggregate, annualized return.